Case 08-02365	Doc 1	Filed 02/01/08	Entered 02/01/08 16:24:34	Desc Mair
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United States Bankruptcy Court Northern District of Illinois Eastern Division

Vol	luntary	Petition
VU	ıuıılaı v	reuuon

Name of Debtor	•	, enter Last, F				Name	Name of Joint Debtor (Spouse) (Last, First, Middle)				
All Other Names and trade names		e Debtor in the	last 8 years	s; (include ma	ırried, maide	n All Ot maide	All Other Names used by the Joint Debtor in the last 8 years; (include married, maiden and trade names):				
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * Subject to Fed R. Bankr.P.9037. See note below. ***_***-6994							•			r I.D. (ITIN) No./Complete EIN .P.9037. See note below.	
Street Address o	f Debtor (No	o. & Street, Cit	ty, and State	e):		Street	Address of Join	nt Debtor (No.	. & Street, City	, and State):	
5112 W. [Devon	Ave									
Chicago	IL			6	0646						
County of Reside	ence or of th	e Principal Pla	ace of Busin	ess:		Count	y of Residence	or of the Princ	cipal Place of I	Business:	
		CO	OK								
						Mailia	a Address of Io	int Dobtor (if	different from a	stroot addraga);	
Mailing Address	of Debtor (if	different from	street addr	ess)		Iviallin	g Address of Jo	init Debtor (ii t	umerent nom s	street address):	
Location of Princi	ipal Assets	of Business D	ebtor (if diffe	erent from str	eet address	above):					
Type of Debt	or (Form of (Organization)	ı	Nature of Bu		Cha	oter of Bankru	ptcy Code Ur	nder Which th	e Petition is Filed (Check one box)	
		oint Debtors)	☐ Heath	Care Busine		■ C	hapter 7		Chantar	15 Detition for Decognition	
See Exhib	it D on page 2	oint Debtors) of this form	☐ Single	e Asset Real	Estate as		☐ Chapter 15 Petition for Recognition ☐ Chapter 9 of a Foreign Main Proceeding				
☐ Corporati	ion (includes	s LLC & LLP)	□ define	ed in 11 U.S.(C 101 (51B)		Chapter 11				
☐ Partnersh	nip		☐ Stock				☐ Chapter 12 ☐ Chapter 15 Petition for Recognition ☐ Chapter 13 ☐ Chapter 13 ☐ Chapter 15 Petition for Recognition				
☐ Other (If	debtor is no	t one of the	☐ Comr	nodity Broker							
above en	itities, check	this box	☐ Clear	ing Bank			Nature of Debts (Check one Box)				
and state	type of enti	ity below.)	☐ Other				■ Debts are primarily consumer □ Debts are primarily business				
				Tax-Exempt theck box, if ap			debts, defined in 11 U.S.C. debts. § 101(8) as "incurred by an				
			☐ Debto	r is a tax-exe	mpt		individual primarily for a personal, family, or household				
				ization under d States Code			ersonal, family, irpose."	or household			
				nue Code).	(
		Filing Fee (C	heck one box)	1		Chack	Chapter 11 Debtors Check one box				
Filing Fee atta	ached										
							☐ Debtor is not a small business debtor as defined in 11 U.S.C. Sec. 101(51D)				
☐ Filing Fee to be signed application						Olleck	Check if:				
unable to pay						–	Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affliates) are less than \$2,190,000.				
☐ Filing Fee wa	vier request	ted (applicable	e to chapter	7 individuals	only). Must	Chec	k all applicable	e boxes:			
attach signed											
							Acceptances of	the plan were	solicited prep	etition from one of more classes	
Statistical/Adm	inistrative I	Information								This space is for court use only	
	ates that, af	ter any exemp	ot property is	excluded an			es paid, there w	vill be no		This space is for court use only	
Estimated Number		oution to unsec	curea credito	JIS.							
1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001 25,000	25,001 50,000	50,001 100,000	Over 100,000		
Estimated Assets											
\$0 to	\$50,001to	\$100,001 to	\$500,001	\$1,000,001	\$10,000,001	\$50,000,001	\$100,000,001	\$500,000,001	More than		
\$50,000	\$100,000	\$500,000	to \$1 million	to \$10 million	to \$50 million	to \$100 million	to \$500 million	to \$1billion	\$1 billion		
Estimated Liabiliti	es										
\$0 to \$50,000	\$50,001to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1billion	More than \$1 billion		
400,000		+000,000	million	million	million	million	million				

^{*} Fed.R. Bankr. P. 9037 requires redaction of an individual debtor's taxpayer-identification number (ITIN) -- include last 4 digits only

<u> </u>	<u>se 08-02365 Doc 1 Filed 02/01/08</u>	Entered 02/01/08 16:2	<u>4:34 Desc Main </u>				
Thio	Voluntary Petition Document page must be completed and filed in every case)	Naage⊖o£Doebolor(s)	n Variana				
11115	page must be completed and med in every case)	Loito	n, Verlene				
	All Drive Dealmontes Cons Filed Within Lord O	/ /'£ the the	- L - L				
Location Where File	All Prior Bankruptcy Case Filed Within Last 8 N	Case Number:	Date Filed:				
	Participants and Constitution of the Participants	Control of the Bulletin Control of the Control of t	Mark and Mills and also and				
Name of Debtor:	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	Case Number:	Date Filed:				
District:		Relationship:	Judge:				
	Exhibit A	Ext	nibit B al whose debts are primarily consumer debts.)				
	ted if debtor is required to file periodic reports (e.g.,		al whose debts are primarily consumer debts.) amed in the foregoing petition, declare				
	d 10Q with the Securities and Exchange Commission ection 13 or 15 (d) of the Securities Exchange Act of		er that (he or she) may proceed under				
•	questing relief under chapter 11.)		11, United States Code, and have				
		that I have delivered to the debtor	er each such chapter. I further certify the notice required by 11 USC §				
☐ Exhibit A	A is attached and made a part of this petition.		Villalpando				
			Dated: 02/01/2008				
		Juan M Villalpando	Dated. 02/01/2000				
D II d.d.		ibit C	California de la della desembla de la California della Ca				
_	otor own or have possession of any property that poses or is allege	ed to pose a threat of imminent and identifi	able narm to public nealth or safety?				
_	d Exhibit C is attached and made a part of this petition.						
No.							
(-	Exhi To be completed by every individual debtor. If a joint petition is file	ibit D ed, each spouse must complete and attach	n a separate Exhibit D.)				
Exhibit [O completed and signed by the debtor is attached and made a par	t of this petition.					
	joint petition: Dalso completed and signed by the joint debtor is attached and ma	ade a part of this petition.					
	_	ng the Debtor - Venue oplicable Box.)					
	Debtor has been domiciled or has had a residence, princ		ssets in this District for				
	180 days immediately preceding the date of this petition	or for a longer part of such 180 days	than in any other				
	There is a bankruptcy case concerning debtor's affiliate,	general partner, or partnership pend	ing in this District.				
	Debtor is a debtor in a foreign proceeding and has its pr	incipal place of business or principal	assets in the United				
	States in this District, or has no principal place of busine						
	or proceeding [in a federal or state court] in this District, relief sought in this District.	or the interests of the parties will be s	served in regard to the				
		o as a Tanant of Basidantia	I Droporty				
	Certification by a Debtor Who Reside Check all app	olicable boxes.	rroperty				
	Landlord has a judgment against the debtor for possess	sion of debtor's residence. (If box che	cked, complete the				
	following.) (Name of landlord that obtained judgment	<u>.</u>					
	(Address of Landlord)						
	Debtor claims that under applicable nonbankruptcy law,	there are circumstances under which	the debtor would be				
	permitted to cure the entire monetary default that gave ri	se to the judgment for possession, at	ter the judgment for				
	possession was entered. and Debtor has included in this petition the deposit with the o	court of any rent that would become o	lue during the 30-day				
	period after the filing of the petition.	112.13. any isin't that fround boothle t					

Voluntary Petition Document

This page must be completed and filed in every case)

Name BJoint & Debtor(s)

Lofton, Verlene

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Verlene Lofton Verlene Lofton

Dated: 01/26/2008

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order

Signature of Foreign Representative

Date:

Printed Name of Foreign Representative

<< Sign & Date on Those Lines

Signature of Attorney /s/ Juan M Villalpando

Signature of Attorney for Debtor(s)

Juan M Villalpando

Printed Name of Attorney & Bar Number Bar No: 6285237

LAW OFFICES OF PETER FRANCIS GERACI

55 E. Monroe Street #3400

Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Dated: 02/01/2008

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



Page 4 of 38 Document UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bankruptcy Docket #: Verlene Lofton Debtor

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Dated:	01/26/2008	/s/ Verlene Lofton Verlene Lofton	Sign & Date Here		
I certify under penalty of perjury that the information provided above is true and correct.					
doe	The United States trustee or be not apply in this district.	ankruptcy administrator has determined that the credit counseling requirement of 1	11 U.S.C. § 109(h)		
	Active military duty in a militar	y combat zone.			
par		.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonal g in person, by telephone, or through the Internet.);	ole effort, to		
of re		S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so a new with respect to financial responsibilities.);	s to be incapable		
by a	I am not required to receive a motion for determination by the country	credit counseling briefing because of: [Check the applicable statement.] [Must be urt.]	accompanied		
pro dea peri	dit counseling briefing within the first vided the briefing, together with a co adline can be granted only for cause iod. Failure to fulfill these requireme	sons stated in your motion, it will send you an order approving your request. You is 30 days after you file your bankruptcy case and promptly file a certificate from the py of any debt management plan developed through the agency. Any extension of and is limited to a maximum of 15 days. A motion for extension must be filed with ents may result in dismissal of your case. If the court is not satisfied with your reas a credit counseling briefing, your case may be dismissed.	agency that f the 30-day in the 30-day		
so	ys from the time I made my request,	t counseling services from an approved agency but was unable to obtain the service and the following exigent circumstances merit a temporary waiver of the credit con [Must be accompanied by a motion for determination by the court.] [Summarize ex	unseling requirement		
—— ре а с	nited States trustee or bankruptcy ad rforming a related budget analysis, b	ne filing of my bankruptcy case, I received a briefing from a credit counseling agency ministrator that outlined the opportunties for available credit counseling and assist out I do not have a certificate from the agency describing the services provided to describing the services provided to you and a copy of any debt repayment plan degroup bankruptcy case is filed.	ed me in me. You must file		
pe	nited States trustee or bankruptcy ad rforming a related budget analysis, a	ne filing of my bankruptcy case, I received a briefing from a credit counseling agency ministrator that outlined the opportunties for available credit counseling and assisted I have a certificate from the agency describing the services provided to me. At a yment plan developed through the agency.	ed me in		

Page 5 of 38 Document UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Verlene Lofton Debtor

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Date	ed: 01/26/2008 Sign & Date
l cer	tify under penalty of perjury that the information provided above is true and correct.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
	Active military duty in a military combat zone.
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
	days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Verlene Lofton, Debtor Bankruptcy Docket #:

Attorney for Debtor: Juan M Villalpando

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services, Debtor(s) agrees to pay and I have agreed to accept

\$2,500

Prior to the filing of this Statement, Debtor(s) has paid and I have received

\$2,500

The Filing Fee has been paid.

Balance Due

\$0

2. The source of the compensation paid to me was:

	_			,	. ,	
	Dε	'n	to	r(S	

Other: (specify)

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s)

otor(s) ____ Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.**

- 4. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.
- **6.** By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does **NOT** include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 02/01/2008 /s/ Juan M Villalpando

Attorney Name: Juan M Villalpando
LAW OFFICES OF PETER FRANCIS GERACI
55 E. Monroe Street #3400
Chicago IL 60603
312.332.1800 (PH) 312.332.6354 (FAX)

Form B203 (12/94) Page 1 of 1

Bar No: 6285237

PFG Record # 340098



Document Page 7 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Verlene Lofton, Debtor

Attorney for Debtor: Juan M Villalpando

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim		
[x] None						
Total Market Value of Real Property (Report also on Summary of Schedules)						

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Verlene Lofton, Debtor

Attorney for Debtor: Juan M Villalpando

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	L M L	Debtor's Property Deduc	t Value of Interest in y, Without ting Any d Claim or
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.					
		Checking account with - Chase XXX1164	J	\$	450
		Checking account with - TCF	J	\$	25
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods: TV, sofa, table and chairs, small appliances, microwave, bed and dresser Harlem Furn furniture		\$ \$	800 150
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures		\$	30
06. Wearing Apparel		, , , , , , , , , , , , , , , , , , ,			
		Necessary wearing apparel.		\$	50
07. Furs and jewelry.		Earrings, watch, costume jewelry		\$	80
08. Firearms and sports, photographic, and other hobby equipment.	X				
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Verlene Lofton, Debtor

SCH	IEC	OULE B - PERSONAL PROPERTY		
Type of Property	NONE	Description and Location of Property	H W J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X			
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X			
13. Stocks and interests in incorporated and unincorporated businesses.	X			
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable	X			
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights and other intellectual property. Give particulars.	X			
23. Licenses, franchises and other general intangibles.	X			
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X			
				B (10/05) Page 2 of 3

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Verlene Lofton, Debtor

SCHEDULE B - PERSONAL PROPERTY						
Type of Property	N O N E	Description and Location of Property	H M l C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or		
25. Autos, Truck, Trailers and other vehicles and accessories.				4.47.005		
		2003 Lexus ES300 with over 36k miles		\$ 17,625		
26. Boats, motors and accessories.	X					
27. Aircraft and accessories.	X					
28. Office equipment, furnishings, and supplies.	X					
29. Machinery, fixtures, equipment, and supplie used in business.	X					
30. Inventory	X					
31. Animals	X					
32. Crops-Growing or Harvested. Give particulars.	X					
33. Farming equipment and implements.	X					
34. Farm supplies, chemicals, and feed.	Х					
35. Other personal property of any kind not already listed. Itemize.	X					
		Total (Report also on Summary of Schedules)		\$19,210		

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NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Verlene Lofton, Debtor

SCHEDULE C - PROPERTY CLAIMED EXEMPT						
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875				

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
Checking account with - Chase XXX1164	735 ILCS 5/12-1001(b)	\$ 450	\$ 450
Checking account with - TCF	735 ILCS 5/12-1001(b)	\$ 25	\$ 25
04. Household goods and furnishings, including audio, video, and computer equipment.			
Harlem Furn furniture	735 ILCS 5/12-1001(b)	\$ 150	\$ 150
Household goods: TV, sofa, table and chairs, small appliances, microwave, bed and dresser	735 ILCS 5/12-1001(b)	\$ 800	\$ 800
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.			
Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 30	\$ 30
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 50	\$ 50
07. Furs and jewelry.			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(b)	\$ 80	\$ 80
25. Autos, Truck, Trailers and other vehicles and accessories.			
2003 Lexus ES300 with over 36k miles	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 17,625
DEC Bosord # 340098	 	Form B6C (10/	05) Page 1 of 1

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In re

Verlene Lofton, Debtor

Attorney for Debtor: Juan M Villalpando

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	A A H	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
Harlem Furniture Bankruptcy Department PO Box 182273 Columbus OH 43218 Acct No.: 5856370688370833			Dates: 2002 Nature of Lien: Purchase Money Sec Int - PMSI Market Value: \$ 150 Intention: Reaff @ Fair Market Value *Description: Harlem Furn furniture				\$ 3,200	\$ 3,050
2 Wachovia Bank Bankruptcy Department PO Box 3117 Winston Salem NC 27102 Acct No.: 12500000352			Dates: 2006 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 17,625 Intention: Reaffirm 524 (c) *Description: 2003 Lexus ES300 with over 36k miles				\$ 19,300	\$ 19,300

Total

\$ 22,500

\$ 22,350

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Verlene Lofton, Debtor

Attorney for Debtor: Juan M Villalpando

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Verlene Lofton / Debtor

Attorney for Debtor: Juan M Villalpando

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

C	reditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	American Express Bankruptcy Department PO Box 981537 El Paso TX 79998 Acct #: 371511404952001			Dates: 1991 Reason: Credit Card or Credit Use				\$ 11,600
2	Carson Pirie Scott Bankruptcy Department PO Box 15524 Wilmington DE 19850 Acct #: 2112041237472891			Dates: 2005 Reason: Credit Card or Credit Use				\$ 2,700
3	Chase Attn: Bankruptcy Dept. PO Box 15298 Wilmington DE 19850-5298 Acct #: 4366163063481317			Dates: 1998 Reason: Credit Card or Credit Use				\$ 10,000

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NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Verlene Lofton / Debtor

		Ē	н	Data Claim West assessed and	nt	ed		
Cr	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebto	C A	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
4	Chase Attn: Bankruptcy Dept. PO Box 15298 Wilmington DE 19850-5298 Acct #: 4266841050554862			Dates: 2005 Reason: Credit Card or Credit Use				\$ 4,500
5	Citibank Bankruptcy Department PO Box 6241 Sioux Falls SD 57117 Acct #: 5424180457138045			Dates: 2001 Reason: Credit Card or Credit Use				\$ 15,900
6	Citibank Bankruptcy Department PO Box 6241 Sioux Falls SD 57117 Acct #: 5424180382765284			Dates: 2000 Reason: Credit Card or Credit Use				\$ 12,800
7	Discover Card Bankruptcy Department 12 Reads Way New Castle DE 19720 Acct #: 6011007250743480			Dates: 2004 Reason: Credit Card or Credit Use				\$ 5,000
8	Von Maur Attn: Bankruptcy Dept. 6565 Brady Street Davenport IA 52806 Acct #: 007328834			Dates: 1996 Reason: Credit Card or Credit Use				\$ 1,300
9	Wachovia Bank Attn: Bankruptcy Dept. PO Box 8650 Wilmington DE 19801-8650 Acct #: 125000003522506			Dates: 2007 Reason: Credit Card or Credit Use				\$ 600
10	Washington Mutual Bankruptcy Department PO Box 660509 Dallas TX 75266 Acct #: 4185875872279579			Dates: 2003 Reason: Credit Card or Credit Use				\$ 13,300

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Verlene Lofton / Debtor

Attorney for Debtor: Juan M Villalpando

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including
Zip Code and Account Number
(See Instructions Above)

Codebtor O C M H

Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State Contingent Inliquidated Disputed

Amount of Claim

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$77,700.00



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Verlene Lofton, Debtor

Attorney for Debtor: Juan M Villalpando

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

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In re

Verlene Lofton, Debtor

Attorney for Debtor: Juan M Villalpando

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	



UNITED STATES BARKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Verlene Lofton / Debtor Bankruptcy Docket #:

Attorney for Debtor: Juan M Villalpando

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE							
Status: Married	,,,,							
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT						
Occupation:	Disabled	Retired						
Name of Employer:								
Years Employed								
Employer Address:								
City, State, Zip	,	,						

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
1. Monthly Gross Wages, Salary, and commissions	\$ 0.00	\$ 0.00
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 0.00	\$ 0.00
4. LESS PAYROLL DEDUCTIONS	·	·
a. Payroll Taxes and Social Security	\$ 0.00	\$ 0.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify) Pension:	\$ 0.00	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 0.00
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
11. Social Security or government assistance (Specify)	\$ 990.00	\$ 1,454.00
12. Pension or retirement income	\$ 0.00	\$ 138.00
13. Other monthly income & & &	\$ 0.00	\$ 0.00
Unemployment Income	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 990.00	\$ 1,592.00
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 2,582	2.00
if there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and,	if applicable on Statistical Summany

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

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^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

UNITED STATESTBARKREPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Verlene Lofton / Debtor Bankruptcy Docket #:

Attorney for Debtor: Juan M Villalpando

SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTOR(S) Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse". 1. Rent or home mortgage payment (include lot rented for mobile home) a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [1 Yes [x] No 2. Utilities: a. Electricity and Heating Fuel \$ 175.00 b. Water, Sewer, Garbage \$ 20.00 c. Cellphone, Internet \$ d. Other **Home Phone and Cable Television** \$ 210.00 3. Home Maintenance (repairs and upkeep) \$ 50.00 4. Food \$350.00 5. Clothing \$ 50.00 6. Laundry and Dry Cleaning \$ 40.00 \$ 100.00 7. Medical and Dental Expenses \$ 200.00 8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. 10. Charitable Contributions \$ -11. Insurance (not deducted from wages or included in home mortgage payments) \$ a. Homeowner's or Renter's \$ b. Life \$114.95 c. Health d. Auto \$ 225.00 e. Other \$-12. Taxes (not deducted from wages or included in home mortgage payments) \$ -Federal or State Tax Repayments, Real Estate Taxes 13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) \$400.00 a. Auto \$ 50.00 b. Reaffirmation Payments c. Other **Spouse Credit Cards** \$450.00 \$450.00 14. Alimony, maintenance and support paid to others \$-15. Payments for support of additional dependents not living at your home \$-16. Regular expenses from operation of business, profession, or farm (attach detailed statement) Childcare & Pet 17. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Eyecare, Meds Postage/Banking Babysitting Care: GLS Repay: \$120.00 \$110.00 \$10.00 \$0.00 \$ -\$ -18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on \$ 2,554.95 the Stastical of Summary of Certain Liabilities and Related Data. 19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing this document: None a. Average monthly income from Line 15 of Schedule I \$ 2,582.00 20. STATEMENT OF MONTHLY NET INCOME b. Average monthly expenses from Line 18 above \$ 2,554.95 c. Monthly net income (a. minus b.) \$ 27.05 d. Total amount to be paid into plan monthly

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In re

Verlene Lofton, Debtor

Attorney for Debtor: Juan M Villalpando

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None," If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

NONE X

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
X	Spouse		
	AMOUNT	SOURCE	

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In re

Verlene Lofton, Debtor

Attorney for Debtor: Juan M Villalpando

STATEMENT OF FINANCIAL AFFAIRS

02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2008: \$990/month

Social Security

2007: \$11,616 2006: \$11,055

Spouse

AMOUNT SOURCE

2008: \$1,436/month

2007: \$17,448 2006: \$17,413

2008: \$138/month 2007: \$1,656 2006: \$1,400 Pension

NONE

03. PAYMENTS TO CREDITORS:

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and AddressDates ofAmountAmountof CreditorPaymentsPaidStill Owing

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Document Page 23 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Verlene Lofton, Debtor

Attorney for Debtor: Juan M Villalpando

STATEMENT OF FINANCIAL AFFAIRS

NONE

b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and AddressDates ofAmount Paid or Value ofAmountof CreditorPayment/TransfersTransfersStill Owing

NONE

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of CreditorDatesAmount Paid or Value ofAmount& Relationship to Debtorof PaymentsTransfersStill Owing

NONE

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF NATURE COURT STATUS
SUIT AND OF OF AGENCY OF
CASE NUMBER PROCEEDING AND LOCATION DISPOSITION

NONE

X

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of PersonDateDescriptionfor Whose Benefit Propertyofand Valuewas SeizedSeizureof Property

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Verlene Lofton, Debtor

Attorney for Debtor: Juan M Villalpando

STATEMENT OF FINANCIAL AFFAIRS

NONE

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return Description and Value of Property

NONE

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee Date of Assignment Terms of Assignment or Settlement

NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian Name & Location of Court Case Title & Number

Date of Order Description and Value of Property

NONE

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person

Organization

Relationship to Debtor, If Any Date of Gift Description and Value of Gift Case 08-02365 Doc 1 Filed 02/01/08 Entered 02/01/08 16:24:34 Desc Main Document Page 25 of 38

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Verlene Lofton, Debtor

Attorney for Debtor: Juan M Villalpando

STATEMENT OF FINANCIAL AFFAIRS

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars

Date of Loss

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor Amount of Money or Description and Value of Property

Payment/Value:

2,500.00

Law Office of Peter Francis Geraci 55 E. Monroe Street #3400

Chicago, IL60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor

2008

Amount of Money or description and Value of Property

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227 \$50.00

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In re

Verlene Lofton, Debtor

Attorney for Debtor: Juan M Villalpando

STATEMENT OF FINANCIAL AFFAIRS

NONE X

10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor Date Describe Property Transferred and Value Received

NONE

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Amount and Date Name of Date(s) Trust or of Sale or οf other Device Transfer(s) Closing

NONE X

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Type of Account, Last Four Digits Name and Amount and Address of of Account Number, and Amount of Date of Sale or Institution Final Balance Closing

NONE X

12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository

Names & Addresses of Those With Access to Box or depository

Description of Contents

Date of Transfer or Surrender, if Any

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In re

Verlene Lofton, Debtor

Attorney for Debtor: Juan M Villalpando

Name

13. SETOFFS:			
of this case. (Married debtors fili	litor, including a bank, against a debt or ng under chapter 12 or chapter 13 mus s the spouses are separated and a joint	t include information concerning eith	
Name and Address of Creditor	Date of Setoff	Amount of Setoff	
14. LIST ALL PROPERTY HELD	O FOR ANOTHER PERSON: er person that the debtor holds or contr	ole	
Name and Address	Description and	Location	
of Owner	Value of Property	of Property	
	FOR(S): (3) years immediately preceding the covacated prior to the commencement of	•	
Address	Name Used	Dates of Occupancy	
16. SPOUSES and FORMER S	POUSES:		

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Verlene Lofton, Debtor

Attorney for Debtor: Juan M Villalpando

STATEMENT OF FINANCIAL AFFAIRS

NONE X

17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

NONE

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Environmental Site Name Name and Address Date and Address of Governmental Unit of Notice Law

NONE

17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

NONE

17c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Name and Address of Docket Status of Governmental Unit Number Disposition

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In re

Verlene Lofton, Debtor

Attorney for Debtor: Juan M Villalpando

Name & Last Four Digits of

STATEMENT OF FINANCIAL AFFAIRS

NON	Ξ
X	

18 NATURE, LOCATION AND NAME OF BUSINESS

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

Mature

Soc. Sec. No./Complete EIN or Other TaxPayer I.D. No.	Address	of Business	and Ending Dates
b. Identify any business listed in sub-	division a., above, that is "single	asset real estate" as defined in 11 U	SC 101.
Name	Address		
The following questions are to be co has been, within six years immediatel executive, or owner of more than 5 pe partnership, a sole proprietor, or self-	y preceding the commencement ercent of the voting or equity sec	urities of a corporation; a partner, oth	officer, director, managing er than a limited partner, of a
(An individual or joint debtor should	complete this portion of the state	ment only if the debtor is or has been	n in business, as defined abo

within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. BOOKS, RECORDS AND FINANCIAL STATEMENTS:

List all bookkeepers and accountants who within two (2) years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

Name	Dates Services
and Address	Rendered

Reginning

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In re

Verlene Lofton, Debtor

	STATEMENT OF FIN	
	duals who within two (2) years immediately prepared a financial statement of the debtor.	eceding the filing of this bankruptcy case have audited the boo
Name	Address	Dates Services Rendered
	duals who at the time of the commencement o books of account and records are not availab	f this case were in possession of the books of account and red le, explain.
Name	Address	
	utions, creditors and other parties, including mention two (2) years immediately preceding the con	ercantile and trade agencies, to whom a financial statement volumencement of this case.
Address	Issued	
20. INVENTORIES List the dates of the last to the dollar amount and bas		e of the person who supervised the taking of each inventory, a
Date	Inventory	Dollar Amount of Inventory
of Inventory	Supervisor	(specify cost, market of other basis)
h Liet the name and addre	ess of the person having possession of the re	cords of each of the inventories reported in a., above.
Date of Inventory	Name and Addresses of Custodian of Inventory Records	
Date of Inventory		DLDERS:
Date of Inventory 21. CURRENT PARTNER	of Inventory Records	

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In re

Verlene Lofton, Debtor

	STATEMENT OF F	INANCIAL AFFAIRS	
21. CURRENT PARTNERS, OFF	ICERS, DIRECTORS AND SHAF	REHOLDERS:	
a. If the debtor is a partnership, lis	t nature and percentage of intere	st of each member of the partnership.	
Name and Address	Nature of Interest	Percentage of Interest	
21b. If the debtor is a corporation, controls, or holds 5% or more of the		corporation; and each stockholder who dire e corporation.	ectly or indirectly owns,
Name and Address	Title	Nature and Percentage of Stock Ownership	
Name	Address	Date of	
	Addiess	Withdrawal	
22b. If the debtor is a corporation, immediately preceding the comme	list all officers, or directors whose encement of this case.	e relationship with the corporation terminat Date of	ed within one (1) year
22b. If the debtor is a corporation, immediately preceding the comme Name and Address	list all officers, or directors whose encement of this case. Title	e relationship with the corporation terminat Date of Termination	ed within one (1) year
22b. If the debtor is a corporation, immediately preceding the comme Name and Address 23. WITHDRAWALS FROM A PA	list all officers, or directors whose encement of this case. Title RTNERSHIP OR DISTRIBUTION rporation, list all withdrawals or di	e relationship with the corporation terminat Date of Termination	including compensation

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In re

Verlene Lofton, Debtor

Attorney for Debtor: Juan M Villalpando

STATEMENT OF FINANCIAL AFFAIRS

NONE

24. TAX CONSOLIDATION GROUP:

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six (6) years immediately preceding the commencement of the case.

Name of Parent Corporation Taxpayer Identification Number (EIN)

NONE

25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of Pension Fund TaxPayer Identification Number (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 01/26/2008

/s/ Verlene Lofton

Verlene Lofton

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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In re

Verlene Lofton / Debtor

Attorney for Debtor: Juan M Villalpando

STATEMENT OF INTENTION

- Debtor(s) have filed a schedule of assets/liabilities including consumer debts secured by property of the estate.
- Debtor(s) intention with respects to their property of the estate which secures those consumer debts is as follows:
- Debtor(s) understand that 521(2)(B) of the Bankruptcy Code requires that the below stated intentions must be performed within 45 days of filing.

Description of Property

Creditor's Name

Intention

Reaffirm 524 (c)

PROPERTY TO BE RETAINED

Harlem Furn. - furniture **Harlem Furniture** Reaff @ Fair Market Value

Bankruptcy Department PO Box 182273 Columbus OH 43218

2003 Lexus ES300 with over 36k miles

Wachovia Bank Bankruptcy Department

PO Box 3117

Winston Salem NC 27102

*524(c): Debt will be reaffirmed pursuant to Sec. 524(c)

*722: Property is claimed as exempt and will be redeemed pursuant to Sec. 722

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

/s/ Verlene Lofton Dated: 01/26/2008

PFG Record #

Verlene Lofton

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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In re

Verlene Lofton, Debtor

Attorney for Debtor: Juan M Villalpando

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

	Austral		AMOUNTS SCHEDULED		
Name of Schedule	Attached YES NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$-	\$-	\$-
SCHEDULE B - Personal Property	Yes	3	\$19,210	\$-	\$-
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$22,500	\$-
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$77,700	\$-
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,582
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,555
TOTALS			\$ 19,210 TOTAL ASSETS	\$ 100,200 TOTAL LIABILITIES	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Verlene Lofton / Debtor Bankruptcy Docket #:

Attorney for Debtor: Juan M Villalpando

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0

State the following:

Average Income (from Schedule I, Line 16)	\$ 2,582.00
Average Expenses (from Schedule J, Line 18)	\$ 2,554.95
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 138.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 22,350.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 77,700.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 100,050.00

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In re

Verlene Lofton Debtor Bankruptcy Docket #:

Attorney for Debtor: Juan M Villalpando

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated:	01/26/2008	/s/ Verlene Lofton	X Date & Sign
		Verlene Lofton	

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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In re

Verlene Lofton / Debtor
Attorney for Debtor: Juan M Villalpando

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 01/26/2008 /s/ Verlene Lofton

PFG Record #

340098

Verlene Lofton

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Verlene Lofton Debtor

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

/s/ Verlene Lofton Sign & Date Dated: 01/26/2008 Here Verlene Lofton Sign & Date Here /s/ Juan M Villalpando

02/01/2008 Dated:

> Attorney: Juan M Villalpando Bar No: 6285237